

Docket No.: 320529195US5  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Kathleen Tyson-Quah

Application No.: 10/815,190

Confirmation No.: 7517

Filed: March 31, 2004

Art Unit: 3696

For: REDUCING RISK IN A PAYMENT-BASED  
TRANSACTION BASED UPON AT LEAST  
ONE USER-SUPPLIED RISK PARAMETER  
INCLUDING A CLEAN PAYMENT LIMIT

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Examiner: F. Poinvil

**RESPONSE TO EX PARTE QUAYLE OFFICE ACTION**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Madam:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated June 10, 2009, please amend the above-identified U.S. patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.